**"A Study on Inclination of Housewives towards Online Shopping of Apparel in Thane District"**

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## 1. Introduction

***"Buying and Selling Online introduces the largest revolution in retailing since the first department store was opened. The principle difference is that this covers the planet."Anonymous***

Scientific revolutions and technological advancements have always influenced the modalities, patterns and processes of doing business, trade and most importantly human lives. The continuous changes in the field of information technology (IT) and various other related areas have radically changed the business practices too. In today's era of intense competition for acquiring and retaining customers, customer retention has become a major issue and a key objective in modern retailing. The world has become relatively small due to the use of internet. With the emergence of new information technologies, the Internet offers new possibilities of marketing and shopping for customers through the management of relationships between marketers and consumers. Internet is an upshot of technological advancement and is a frequently used technological tool for e-mail, searching and browsing. But now a day, a lot of people are using Internet for online shopping or e-commerce to suffice their shopping needs. The E-commerce is an evolved field of Internet marketing and has found a proficient way to find their potential customers. Internethas made shopping so contented for all the sections of people that today everyone is fancy to use Internet for its shopping needs.

It is observed that in spite of the rapid growth in online sales of apparel worldwide, woman consumers in India are reluctant to shop for apparels on the Internet. Some of the major hindrances expressed by these female

consumers for not using the Internet for apparels shopping are associated with the risks of not being able to try garments on, feel the fabric, and read product information on labels relating to care and content labels. Lack of credit card security and poor product quality were some of the other notified major problems associated with women not purchasing apparel on the Internet. In last two this scenario is taking a paradigm shift in India as more and more woman are inclined towards online shopping of apparels.

Thus, the demographic profile of online shoppers is constantly changing, however in India the typical profile of an online shopper is more likely to be male, well educated, married, with a high economic status, this is forecasted, ***'once the domain of men, online shoppers of the twenty-first century are just as likely to be women as they are to be men'***. This is further reported that online apparel purchases were most likely to be made by women under the age of 35 years.Information regarding the attitudes, behaviour and reasons for women buying apparel online remains to be explored and needs fervent research to understand this upcoming online shopping domain.

## 2. Online Shopping: An Overview

The introduction and implementation of internet technologies has created new market for manufacturers and service providers and also has provided new arena for innovative marketing strategies. Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service. Online shopping is a major part of the overall electronic commerce, or e-commerce, industry which consists of all the buying and selling of goods and services over electronic systems such as the internet and other computer networks by households, businesses and other agencies.There are various reasons of shifting the customers buying patterns towards online retail shops. The facility of comparing your

product with competitive products on the basis of price, colour, size and quality is one of the biggest benefits of online shopping. Thus the E-commerce is an online shop, e-shop, e-store, internet shop, web shop, web store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping centre. This is also called as Business-to-Consumer (B2C) online shopping.

## Online Shopping: An Indian Perspective

India is a growing economy and has a strong internet penetration. With the spread of the internet, in last decade, the trade conducted electronically has seen an extra-ordinary growth. The unprecedented growth and the encouraging recent trends in the e-commerce and in the online retailing industry in India are helping the marginal retailers to make their offering avail to the global audience. With the ever increasing internet penetration, massive e-commerce adoption and trending customer base; the e-commerce era 2.0 (second generation of e-commerce) is here to stay. With this belief and high ambition many investors and retailers are collaborating through venture capitals. The online shopping industry has witnessed high profile mergers and acquisitions over the last couple of years. Many domestic and leading foreign players have entered into the Indian e-tailing industry. Innovative offerings, competitive pricing, primetime advertising and aggressive promotional strategies adopted by these players give the assurance that they are here to mark their presence. It is not only the sellers or the retailers but also the customers are showing tremendous interest towards purchasing online. It is evident that, the major chunk of the revenue of the online retailers is coming from tire-II and tire-III cities of India.

A few years back, when online shopping was at its nascent stage, there were very limited sales as well as purchases on the online shopping arena.

This was due to lack of internet friendly population, low penetration of computers and internet connections in India, low percentage of credit and debit cardholders, as well as non-willingness of people to use their credit card on the internet due to the fear of being scammed. But with the passage of time, this scenario has improved tremendously as people have started gaining confidence in purchasing products online and it has become an integral part of modern life across the world. In India, with abundance and diversity of information, easily found and conveniently shared facilities, Internet usage has grown exponentially by reshaping peoples' informational and social needs.

## Online Shopping by Woman in India- an Overview

With the advent of Internet technology, the nature of online shopping, its evolution has been taking shape and turn dramatically. The Internet is a powerful tool for doing the online shopping. Till recent, women afraid to purchase apparels online but the trend is changing from offline shopping to online shopping. The total retail size in India is 455 billion dollar (Technopak, 2012). Out of that, organized retail is amount to be 34 billion dollar (7 % of all retail) (PWC, 2012). Out of this, E- Commerce is 10 billion dollar (Technopak, 2012) of which E-retailing of apparels is 0.6 billion dollar (0.1% of all retail, 6% of e-commerce) (Forrester, 2012).

In India there are 100 crores Wireless subscribers (Forrester, 2012) and 6 crores Smart phone users (Forrester, 2012).There are 145 million Internet users (Comscore, 2013) and they spend 20-25 hours/month in online (McKinsey, 2012). The component of E-Commerce market in India is differentiated in terms of online travel (81.40%), e tailing (5.80%), financial services (5.80%), other online services (4.60%) and digital downloads (2.40%) of total internet users. (IBEF, 2013). As to segregate and know the

exact figure of male and female, it is found that Consumers who do online transaction is 21 million (E&Y), out of that 61% of male and 39% are female (Comscore, 2013) and uses the internet. Out of the total 39% female, 10.70% are 15-24 years old, 13.70% are 35-44 years old and 10.80% are 55+ years old females (Comscore, 2013). This figure clearly shows that there is huge market for women online shopping. Especially apparels shopping. This area is under researched and needs a detailed analysis.

## Significance of Online Apparel Shopping

With the advances in the technology of networking, multimedia, data processing, electronic commerce brings new business opportunities for companies. Companies are spending millions of time and money in building new Internet business models and finding new channels for their revenues. Consumers not only have a more convenient way of shopping and have more choices, but also could interact with others and exchange ideas, views through online communities. With the benefits recognized by companies and consumers, E-commerce has been realized more and more important. It is believed that it will become an important channel for business revenues and as well as an important part of peoples' daily life.

## Merits of Online Shopping

### ➢ Convenience

- By sitting back at home, one can now shop anything online by several clicks of mouse buttons.
- Travelling, traffic blocks and parking constraints in real world shopping

can be avoided while shopping online.

- No worries about weather conditions as well.
- No need to carry any load or weight from shop after purchase.

### ➢ Flexibility

- Online shops have no holidays, closing times or any other problems. One can shop 24hours a day, 7 days a week and 365 days a year.

### ➢ Facilities available

- Easy Product search and comparison at one place
- Wide choice of products
- Price comparison and quality comparison of the products and services are possible.
- Provides customer reviews about each product; one can easily find out what other customers think about the product or services before buying it.

### ➢ Other benefits

- Saves time in comparison with real - world shopping.
- No pressure from sales personnel.

## Limitations of Online Shopping

- Lack of personal interaction.
- Tangibility factor-one can view the products only in electronic catalogues.
- Online malls still use the old-fashioned images in product catalogues which mislead consumers.

- Shipping cost may sometimes be more than the actual cost
- Lack of online security and privacy
- In certain cases, shoppers must rely only on web sites text and images. Online shopping can be a real delight if the buyer takes certain precautions.

## 3. Rationale of the Study

The implication for online retailers is that they should focus on making the experience of online shopping more accommodating and more user-friendly. This is important because the positive features of online shopping ('convenience', 'usefulness', 'ease of use', and 'efficiency') appear to be more important than the negative features ('lack of security', 'privacy of information' and 'online fraud'). Women tailor their usage of online channels based on availability, immediate needs, size of shopping list, convenience in terms of time spent or geographical distance.

Most of female online shoppers use their mobile phone to access the internet at home, so a mobile strategy to offer convenience and flexibility is necessary. The mobile strategy should be integrated into the e-commerce and communication plan via use of augmented reality, social couponing and mapping/geospatial technologies etc. Thus, it is a good idea for an online store to target women shoppers as they are Large and Growing Audience; they are Influencers; they like change in lifestyle; they have Disposable income and finally they actually participate in actual buying process.

Thus the proposed study has many forwards following rationales:

**1.** The proposed study will find the variety of different reasons which influences women online shoppers.

2. This study will acquaint online shopping industry with varied factors responsible for slump online apparel shopping despite the growth of e-retailing.
3. This study will enlighten the e commerce industry with all the needs, mind frames, current designing trends in apparels industrysuitable for young, adult females.
4. This study will further emphasize on the factors responsible for inclination of woman towards online shopping especially apparels.

Thus, the proposed study will provide us a multi-dimensional scale which will include salient factors, such as value, service, security, fun, convenience, and others factors crucial for online apparel shopping in India by female. This study may also examine alternative actionable strategies to improve apparel shopping experience online. This study will further give its attention to potential moderators and mediators in online shopping. As the Internet has become a permanent fixture in retailers' business portfolios, this study will put forward effort for a better understanding of the nature of the online shopping process and experience.

## 4. Objective of the Study

The proposed investigation will evaluate women's attitude as an overall inclination towards apparel online shopping. The study needs to be comprehended with many aspects of society. Thus the objectives of the proposed study are:

1. To identify the factors that influence online shopping impulsiveness

among the Consumers.

2. To assess the perception of woman consumers towards the ease, benefits and limitations of online shopping process.
3. To investigate the factors that influencewoman's preferenceto buyapparels online instead of offline shopping.
4. To ascertain how the contents and functionality of shopping sites are evaluated by online woman shoppers.
5. To study the problems faced by the consumers towards online shopping of apparels.
6. To Study the impact ofvarious technical, social, political, educational and financial aspects involved in Online Shopping of apparels.
7. To study the prerequisite indispensable for improvement in the quality of shopping sites, customer's confidence and trust in online apparel shopping to make it a pleasant and satisfying experience.

## 5. Hypothesis of the Study

Based on the objectives the following research hypotheses are framed:

**Hypothesis-1:**The personal factors of the respondents have no significant relationship on the frequency of purchase of the products through online mode.

**Hypothesis-2:**There are no significant factors that influence online shopping

impulsiveness among the Consumers in India.

**Hypothesis-3:**There is no significant contribution of perception of woman consumers towards the ease, benefits and limitations of online shopping process.

**Hypothesis-4:**There is no significant difference between the factors influencing woman's preference to buy apparels online instead of offline shopping.

**Hypothesis-5:**There is no significant correlation between the contents and functionality of shopping sites which are evaluated by online woman shoppers.

**Hypothesis-6:**There is no significant role of the problems faced by the consumers towards online shopping of apparels in rise of the online shopping industry.

**Hypothesis-7:**There is no role ofvarious technical, social, political, educational and financial aspects involved in Online Shopping of apparels.

**Hypothesis-8:**The improvement in the quality of shopping sites, customer's confidence and trust in online apparel shopping has no role in rise of the online apparels shopping industry.

## 6. Research Methodology:

The study will be based on primary and secondary data. The primarydata will be collected *via* a standard questionnaire as per the guidelines by Mast et al, 2010. The present study will be an analytical study of the online Shopping Consumers. This will be a field survey of descriptive nature. This is an Empirical Survey. Therefore, a model based on Primary and Secondary data will be adopted by the researcher.

**a. Primary Data**

The primary data will be collected with the help of a Structural Questionnaire basically designed for this purpose. The questionnaire will be prepared based on the questions sufficiently enough to cover detail regarding the Online Shopping Customer's Information such as Income Level, Education Level, Socio-Economic , Culture, etc.

Primary Data will be collected from Thane District by the use of:

**1.** Questionnaire

**2.** Personal Interaction

**3.** Observations

**4.** Personal Visits

Primary data collection will help to collect first-hand information and data which cannot be obtained secondary sources.

**b. Secondary Data**

The secondary data will be gathered *via* newspaper articles, research papers, thesis and government reports, etc. Secondary Data will becollected from already existing sources like:

1. Research Journals
2. Newspaper articles
3. Periodicals
4. Magazines
5. Government Publications
6. Books

**c. Presentation of the data**

The collected data will be properly classified and will be presented by using suitable Pie charts, Simple, complex and mixed bar diagrams and data will also be presented by suitable tabulations wherever required.

**d. Statistical Methods**

The collected data will be analyzed by using data analysis tools by IBM-SPSS version 16 integrated system.

The Pearson's Chi-square statistic non parametric test will be used for distribution free studies. F-Test will also be employed for the suitable analysis of the collected data. ANOVA- one way will also be taken in to consideration wherever required.

**e. Sample Size**

The present study will be an empirical survey of descriptive type. Therefore, the researcher will use an empirical survey method of Strategic Random sampling selected by convenience.

In thane district, researcher will take all the seventalukas i.e. Thane, Bhivandi, Shahapur, Murbad, Kalyan, Ulhasnagar and Ambernath in consideration. From each of talukas researcher will be covering 200 respondents (housewives) longitudinally and cross sectionally. Thus, overall a sample size of (7*200 = 1400 Respondents)i.e.1,400 onlinehouse wives shoppers will be considered in the proposed study.

**f. Period of Study:**

The researcher will take into considerations various respondents those who preferredonline shopping of apparels from last five years i.e. 2012-13 to 2016-17.

## 7. Limitations of the Study

- The research area of the study is confined to Thane District.
- Though there are different models of e-commerce, the proposed study is restricted to B2C commerce and the aim is to focus on buyer dynamics related or e-tailing.
- The information provided by the woman apparel shoppers will be purely based on their perceptions. Hence, there may be chancesof type –I and type –II errors, thus these perceptions may be ill conceived.
- There may be element of risk of fitness associated with the suggestions of the study due to the dynamic nature of consumer behavior from time to time.
- The present study is constraint by Time, Cost and Physical limitation of a researcher.
- The present study is limited to 1,400 Online Housewives Shoppers.

## 8. Scope of the Study:

The purpose of this study is to explore the influences of online shopping perceived benefits viz. Convenience, Pricing and Wider Selection towards Online Customer Satisfaction and Word of Mouth. Thus the proposed study has wide scope:

**1.** The proposed study will find the variety of different reasons which influences women online shoppers.

**2.** This study will also provide some insights based on the availability,

immediate needs, size of shopping list, convenience in terms of time spent or geographical distance.

**3.** This study will acquaint online shopping industry with varied factors responsible for slump online apparel shopping despite the growth of e-retailing.

**4.** This study will enlighten the e-commerce industry with all the needs, mind frames, current designing trends in apparels industry suitable for young, adult females.

**5.** This study will further emphasize on the factors responsible for inclination of woman towards online shopping especially apparels.

**6.** The proposed study will provide us a multi-dimensional scale which will include salient factors, such as value, service, security, fun, convenience, and others factors crucial for online apparel shopping in India by female.

**7.** This study may also examine alternative actionable strategies to improve apparel shopping experience online.

**8.** This study will further give its attention to potential moderators and mediators in online shopping.

**9.** As the Internet has become a permanent fixture in retailers' business portfolios, this study will put forward effort for a better understanding of the nature of the online shopping process and experience.

Thus, the proposed study has ample scopes and outcome of it will play a significant role in inventiveness of online apparel shopping industry especially in Thane region.

## 9. Need and Significance of the Study:

1. The study on Inclination of Housewives towards Online Shopping of Apparels in Thane District is significant as it will present views on customer satisfaction which are context specific and varies depending on the situations.
2. It will be significant as it will emphasize various factors responsible for Customers' satisfaction which directly influence the frequency of online shopping.
3. This study is significant because the online customer satisfaction is identified with the customers' online shopping experiences in India and the developed model would be referable for online retailers.
4. A clear understanding of customer online shopping experience could help the online marketers to satisfy their needs in an effective manner and can ensure satisfied and loyal customer base.

## 10. Possible Outcomes of the Study

- The study will emphasize on the variety of factors responsible for influencing the frequency of purchase of the products through online mode.
- The study will notify the significant factors influencing the online shopping impulsiveness among the Consumers in India.
- The outcome of the study will give us an ideaof perception of woman consumers towards the ease, benefits and limitations of online shopping process in India.
- The study will focus all the possible factors influencing woman's

preference to buy apparels online instead of offline shopping.

- The study will find significance of the contents and functionality of shopping sites which are evaluated by online woman shoppers.
- The study will help online shopping marketing companies to understand the technical, social and financial needs of woman shoppers buying apparels.
- The outcomes of the proposed study will help online shopping companies to improvethe quality of shopping sites, strengthen the customer's confidence and trust in online apparel shopping industry.

## 11. Chapter Scheme of the Thesis

The entire thesis will be presented in following sevenchapters:

**Chapter-1: Introduction**

This chapter deals with Introduction, Statement of Problem, Objectives of the study, Methodology, Limitations, Scope and Significance of the study, and Operational Definitions of terms and concepts. This also cover the description of scientific methods which will be used for the collection of primary and secondary data, presentation of data, and analysis of data in regard to our specific objectives of online Shopper's Perception and Satisfaction.

**Chapter-2: Review of Literature**

This chapter presents the highlight of previous studies by researchers across the globe and in India pertaining to online shopping from varied perspectives.

**Chapter-3: Profile of Thane District**

This chapter will cover the History of District, its Divisions, Municipal Civic

Bodies and LokSabha and Assembly Consistencies, Geography, Economy, Agriculture and Industries, Socio-Economic.

**Chapter-4: Online Shopping-A Detailed perspective**

This chapter is assigned to measure and analyze the online shoppers' perception of online shopping process, its benefits and online shopper's satisfaction. This chapter will further cover the Importance of Factors Favoring Online Shopping and will alsoanalyze the factors influencing online shopping impulsiveness and service quality. This will also encompasses the evaluation of website features by shoppers and discriminate analysis of online shoppers and offline shoppers.

**Chapter-5- Online Shopping in Thane-an overview**

The chapter gives a glimpse of thane district in terms of its onlineshopper'sdemography and internet usage profile and the online shopping behavior of online shoppers.

**Chapter-6: Classification, Presentation and Analysis of Data**

This chapter will include the statistical analysis of the data collected by using IBM-SPSS version 16 integrated system and by employing the Pearson's Chi-square, F-Test and ANOVA- one way.

**Chapter-7: Findings, Conclusion and Suggestions**

The chapter summarizes the Findings of the study, Conclusion and the possible suggestions.

- **Annexure**
  1. Bibliography
  2. Case Study
  3. Sample Questionnaire

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